

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Elsa Milagros Melendez  
Debtor

Case No. 18-00943-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: CourtneyG  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2019.

db +Elsa Milagros Melendez, SCI Muncy, PO Box 180, Muncy, PA 17756-0180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**ELSA MILAGROS MELENDEZ**

<b>Chapter:</b>	<b>7</b>
<b>Case No.:</b>	<b>4-18-bk-00943 RNO</b>
<b>Document No.:</b>	<b>40</b>
<b>Nature of Proceeding:</b>	<b>Motion for Exemption from Financial Management Course</b>

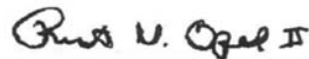
**ORDER**

After due consideration of the Debtor's Motion for Exemption from Financial Management Course filed to Docket No. 40, it is

ORDERED that the Court finds sufficient cause has been shown that Debtor is unable to complete the required financial management course; and,

FURTHER ORDERED that the Motion is GRANTED and the Debtor is exempt from completing the financial management course.

**By the Court,**



Robert N. Opel, II, Chief Bankruptcy Judge  
(BI)

August 29, 2019